

*This Isn't Your Father's Retirement!*  
**Get Educated and Updated on Retirement Issues**

Making decisions about retirement is serious business – especially today. You are making decisions which will impact the rest of your life and, in most cases, your beneficiary's life.

Know your facts; stay updated; make sound decisions and then enjoy your retirement.

The RSA offers its members educational opportunities throughout the state. Even though you think you have a firm handle on this retirement business, register and attend one of the seminars to double check your facts. There is always something to be learned.

The RSA Field Services Division offers two educational programs for our members:

**Retirement Preparation Seminars**

- ◆ For members within at least 5 years of retirement eligibility. (Members with at least 20 years of service at any age or at least age 55 with at least 5 years of service.)
- ◆ Full day – comprehensive program covering all aspects of retirement.
- ◆ Members attending will receive an estimate of their benefits.
- ◆ Opportunity to ask and hear questions from other members.

**Control Your Money Game...You're Not There Yet! (Early to Mid-Career)**

- ◆ For members who have 1-19 years of service.
- ◆ One half-day program packed with a lot of information.
- ◆ Helps get members rolling on the right track toward retirement.

No matter when you are planning to retire, counselors are available to counsel you by phone and answer questions you have concerning your account. The RSA counselors are on duty Monday – Friday, 8 a.m. – 5 p.m., except for state holidays.

If you choose to come to Montgomery to meet with a counselor in person, please call Member Services at 877.517.0020 to set up an appointment. Other than holidays, our office hours are 8 a.m. – 5 p.m. Monday through Friday.

If you have questions about any of these programs or would like to arrange for an RSA Field Rep to visit your place of employment, please call Member Services at 877.517.0020 or 334.517.7000.

The schedule and registration forms for these programs will be released in March and posted on the Web site at [www.rsa-al.gov](http://www.rsa-al.gov).

Education is power and prior planning prevents poor performance. In these times, it is more important than ever to know and understand all there is about your retirement plan and benefits. Retirement

planning programs offered by anyone other than the RSA do not carry approval of the RSA. Be careful who you listen to.

Prepared by the Communications staff of the Retirement Systems of Alabama: To have your questions answered in "Preparing for Retirement," please address them to Michael Pegues, Communications, Retirement Systems of Alabama, P.O. Box 302150, Montgomery, Alabama 36130-2150. Please visit our Web site at [www.rsa-al.gov](http://www.rsa-al.gov).